



Order Filed on January 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PARKER McCAY P.A.
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Attorney for First Guaranty Mortgage Corporation

In Re:


Mark Collins and Alexis Collins

Case No. 19-27330-ABA
Chapter: 13
Hearing: January 7, 2020
Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING FIRST GUARANTY MORTGAGE CORPORATION'S
MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: January 16, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Mark Collins and Alexis Collins

Case No: 19-27330-ABA

Caption of Order: Order Resolving First Guaranty Mortgage Corporation's Motion for Relief from Stay

Upon consideration of First Guaranty Mortgage Corporation, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of January 6, 2020, the Debtors are due for the November 1, 2019 through and including January 1, 2020 post-petition payments which total **\$3,250.56**:

$$3 \text{ months @ } \$1,083.52 \text{ (11/19-01/20)} = \$3,250.56$$

Said arrearages shall be cured by Debtors as follows:

Commencing with the February 1, 2020 monthly post-petition mortgage payment and continuing each month thereafter through and including the July 1, 2020 monthly post-petition mortgage payment, Debtors shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$541.76 which represents 1/6 of the total sum of the post-petition arrearages.

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Debtors: Mark Collins and Alexis Collins

Case No: 19-27330-ABA

Caption of Order: Order Resolving First Guaranty Mortgage Corporation's Motion for Relief from Stay

2. Commencing with the August 1, 2020 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

3. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,031.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.

4. **Thirty-Day Default Clause:** If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to the realty commonly known as 619 Cedar Court, Pleasantville NJ 08232.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Mark Collins
Alexis Collins
Debtors

Case No. 19-27330-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.
db/jdb +Mark Collins, Alexis Collins, 619 Cedar Court, Pleasantville, NJ 08232-4202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Brian E Caine on behalf of Loss Mitigation Rushmore Loan Management Services
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor First Guaranty Mortgage Corporation
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Pennsylvania Housing Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Joel Lee Schwartz on behalf of Joint Debtor Alexis Collins esqinac@aol.com,
stacygreen7@aol.com
Joel Lee Schwartz on behalf of Debtor Mark Collins esqinac@aol.com, stacygreen7@aol.com
Kevin Gordon McDonald on behalf of Creditor Pennsylvania Housing Finance Agency
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10